

Amendments to the Claims

This listing of the claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A data processing system for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, comprising:

- means for collecting data regarding the loan customer not previously possessed by the loan originator;
- means for generating a loan application for the loan customer regarding the not previously possessed data regarding the loan customer;
- means for generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and
- means for transferring the loan application to the loan broker;

wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA"); and

- wherein the loan originator is not the loan broker; and
- the loan originator is not the loan customer.

2. (Previously presented) The data processing system recited in claim 1, further comprising:

- means for transferring data from a remote computer system to the data processing system;
- and
- means for incorporating the transferred data into the loan application.

1 3. (Previously presented) The data processing system recited in claim 1, further comprising:
2 means for ordering at least one required legal document for the mortgage loan.

1 4. (canceled)

1 5. (canceled)

1 6. (canceled)

1 7. (canceled)

1 8. (canceled)

1 9. (canceled)

1 10. (canceled)

1 11. (canceled)

1 12. (Currently Amended) The data processing system recited in Claim 3,
2 wherein the required legal document is a member of the collection comprising: a
3 preliminary title report, a Covenants, Conditions, and ~~Restrictions~~ Restrictions (CC and R), and
4 a homeowners association certificate.

1 13. (Previously presented) The data processing system recited in Claim 2,
2 means for transferring data from the remote computer system is further comprised of:
3 means for transferring data from a credit reporting computer system regarding the loan
4 customer to the data processing system.

1 14. (Previously presented) The data processing system recited in Claim 2,
2 means for transferring data from the remote computer system is further comprised of:
3 means for requesting a report from an inspection agency regarding the loan application; and
4 means for transferring the data from the inspection agency regarding the requested report to
5 the data processing system.

1 15. (Previously presented) The data processing system recited in Claim 14,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

1 16. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for configuring the data processing system to act as the loan originator computer.

1 17. (Previously presented) The data processing system recited in Claim 16,
2 wherein the means for configuring the data processing system is further comprised of at least
3 one member of the collection comprising:
4 means for determining whether the loan originator needs a license; and
5 means for aiding a licensed loan originator in where to hang the license.

1 18. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for generating the loan application is further comprised of:
3 means for translating from a loan originator's database to import information into the loan
4 application;
5 wherein the loan originator is not a loan officer; and

6 wherein the loan originator's database is not a loan officer's database.

1 19. (Previously presented) The data processing system recited in Claim 18,
2 wherein the loan originator's database includes a personal finance database of the loan
3 customer.

1 20. (Previously presented) The data processing system recited in Claim 19, wherein the loan
2 originator is the loan customer.

1 21. (canceled)

1 22. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for collecting data not already possessed is further comprised of:
3 means for data entry making assumptions that require a minimum data fields be entered
4 by the loan originator.

1 23. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for generating the loan application is further comprised of:
3 means for determining which forms are appropriate to the loan application.

1 24. (Previously presented) The data processing system recited in Claim 1,
2 wherein the disclosure documents include a notice disclosure statement further including
3 an estimate of the loan origination fee to be paid to the loan originator.

1 25. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage
3 to refinancing a current loan.

1 26. (Canceled)

1 27. (Currently amended) The data processing system recited in Claim 26~~1~~,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 28. (Currently amended) The data processing system recited in Claim 26~~1~~,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 29. (Currently amended) The data processing system recited in Claim 26~~1~~,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 30. (Canceled)

1 31. (previously presented) The data processing system recited in Claim 1, further comprising
2 a computer accessing memory containing at least one program implementing the means
3 recited in Claim 1.

1 32. (Currently amended) A computerized method of managing the origination of a mortgage
2 loan by a loan originator in coordination with a loan broker for a loan customer, comprising the
3 steps of:

4 generating a loan application for the loan customer regarding not previously possessed data
5 by the loan originator about the loan customer;

6 generating disclosure documents regarding the mortgage loan and the not already possessed
7 data regarding the loan customer; and

8 transferring the loan application to the loan broker;

9 wherein the loan originator provides services necessary for the origination of the mortgage
10 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid

11 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
12 of the Real Estate Settlement Procedures Act ("RESPA"); and
13 wherein the loan originator is not the loan broker; and
14 wherein the loan originator is not the loan customer.

1 33. (Previously presented) The method of claim 32, further comprising the step of:
2 the loan originator operating a computer as a loan originator computer.

1 34. (Previously presented) The method of Claim 33, further comprising the steps of:
2 transferring data from a remote computer system to the loan originator computer; and
3 incorporating the transferred data into the loan application.

1 35. (Previously presented) The method recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the step of:
4 transferring data from a credit reporting computer system regarding the loan customer to the
5 loan originator computer.

1 36. (Previously presented) The data processing system recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the steps of:
4 requesting a report from an inspection agency regarding the loan application; and
5 transferring data from inspection agency regarding the requested report to the storage means.

1 37. (Previously presented) The method recited in Claim 36,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

1 38. (Previously presented) The method recited in Claim 33, further comprising the step of:

2 configuring the computer to act as the loan originator computer.

1 39. (Previously presented) The method recited in Claim 38,
2 wherein configuring the computer system is further comprised of at least one member of the
3 collection comprising the step of:
4 determining whether the user needs a license; and
5 aiding a licensed originator in where to hang the license.

1 40. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 ordering at least one required legal document for the mortgage loan.

1 41. (Previously presented) The method recited in Claim 40,
2 wherein the required legal document is a member of the collection comprising: a
3 preliminary title report, a Covenants, Conditions and Restrictions (CC and R), and a
4 homeowners association certificate.

1 42. (Previously presented) The method recited in Claim 32, further comprised of the step of:
2 translating from a database of the loan originator to import information into the loan
3 application;
4 wherein the loan originator is not a loan officer; and
5 wherein the loan originator's database is not a loan officer's database.

1 43. (Previously presented) The method recited in Claim 42,
2 wherein loan originator's database includes a personal finance database of the loan
3 customer.

1 44. (canceled)

1 45. (Previously presented) The method recited in Claim 33, further comprising the step of:

2 providing data entry which makes assumptions that require a minimum data fields be
3 entered by the loan originator to collect the data not previously possessed regarding the loan
4 customer.

1 46. (Previously presented) The method recited in Claim 33,
2 wherein the step generating the loan application is further comprising the step of:
3 using the loan originator computer to automatically determine which forms are
4 appropriate for the loan application.

1 47. (Canceled)

1 48. (Currently amended) The method recited in Claim 32,
2 wherein the disclosure documents include a notice disclosure statement further including
3 an estimate of ~~a~~the loan origination fee to be paid to the loan originator.
4 wherein the method is further comprised of the step of:
5 the loan customer paying the loan origination fee.

1 49. (Previously presented) The loan origination fee as a product of the process recited in Claim
2 48.

1 50. (Previously presented) The method recited in Claim 32, further comprising the step of:
2 using a computer to analyze the financial market to determine when there is financial
3 advantage to refinancing a current loan for the loan customer.

1 51. (canceled)

1 52. (Currently amended) The method recited in Claim ~~54~~32,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 53. (Currently amended) The method recited in Claim ~~54~~32,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 54. (Currently amended) The method recited in Claim ~~54~~32,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 55. (Currently amended) The method recited in Claim ~~54~~32,
2 wherein the loan application includes an estimate of a ~~the~~ loan origination fee;
3 wherein the method is further comprised of the step of:
4 the loan customer paying the loan origination fee.

1 56. (Previously presented) The loan origination fee as a product of the process recited in Claim
2 55.

1 57. (canceled)

1 58. (Previously presented) A program residing in memory coupled with a computer,
2 implementing the steps recited in Claim 32.

1 59. (Previously presented) The loan application as a product of the process recited in Claim
2 32.

1 60. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage
3 to the loan customer for refinancing a current loan for the loan customer.

1 61. (Canceled)

1 62. (Currently amended) The data processing system recited in Claim ~~61~~1,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 63. (Currently amended) The data processing system recited in Claim ~~61~~1,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 64. (Previously presented) A system implementing the method of Claim 32, comprising at
2 least one computer performing at least one step of the method.
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